



NMLS 133519

HUD Lender ID# 1976400007

### Borrower Paid Rate Sheet

Friday, April 30, 2021

Rate Sheet # 1

8:41 AM

#### LOCK DESK

E-mail: [lockdesk@memortgage.com](mailto:lockdesk@memortgage.com)

**Lock Desk Closes at 4:00 PM PST**

#### APPRAISAL ORDER PROCEDURES

[AMC selection can be made by clicking here.](#)  
[meMortgage accepts transferred appraisals.](#)

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#### Underwriting Fees

Underwriting fee may be included in price.

[Please refer to State Fee Matrix for State Fees](#)

#### EXTENSION FEES

5 day	-0.125
7 day	-0.150
10 day	-0.250
15 day	-0.375

#### APPROVED STATES

AL, AZ, CA, CO, CT, DE, FL, GA, IA, IL, IN, KS, KY, LA, MA, MD, MI, MN, MO, NC, NH, NJ, OH, OK, OR, PA, RI, SC, TN, TX, UT, VA, WA, WI, WV

#### LOSS PAYEE

Hometown Equity Mortgage, LLC dba meMortgage its successors and/or assigns  
25531 Commercentre Dr #250, Lake Forest, Ca., 92630

For use by mortgage professionals only. Mortgage Financing Provided by Hometown Equity Mortgage, LLC dba theLending NMLS #133519 . Rates, terms and programs subject to change without notice.





4/30/2021  
 Effective Time:  
 8:41:55 AM

Lock Desk Hours: 8am – 4:00pm PST  
 Email: lockdesk@memortgage.com  
 NMLS # 133519

theNADA FHA 100% PROGRAM					
TNFHA30	theNADA FHA 30 Yr Fixed		TNFHAB30	theNADA FHA High Balance 30 Yr Fixed	
Rate	30 Day		Rate	30 Day	
4.750	104.000		4.750	101.375	
4.625	103.875		4.625	101.250	
4.500	103.750		4.500	101.125	
4.375	103.625		4.375	101.000	
4.250	103.375		4.250	100.750	
4.125	102.875		4.125	100.375	
4.000	102.625		4.000	100.125	
3.875	102.375		3.875	99.875	
3.750	102.000		3.750	99.500	
3.625	100.875		3.625	99.625	
3.500	100.625		3.500	99.375	
3.375	100.375		3.375	99.125	
3.250	100.125		3.250	98.875	

TN2nd10	theNADA 2nd
	10 Yr Fixed Rate 6.000% Par Price

theNADA 30 Yr Fixed Price Adjustments			
FICO	Adjustment		
FICO 660-679	-0.250		
FICO 640-659	-0.500		
FICO 620-639	-1.250		
FICO 600-619	-1.500		
FICO 580-599	-2.000		
theNADA Adjusters	Adjustment		
DTI >= 50%	-1.000		
DTI >= 45% & <50%	-0.500		
Manufactured Home	-1.000		
LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

**Program Highlights**

- theNADA 2nd is 3.50% of Purchase Price or Appraised Value whichever is less
- 10Yr Fixed Fully Amortized
- 1-4 units
- SFR, CONDO (HUD APPROVED), PUD, or Manufactured Homes
- theNADA is not available in the State Washington (WA)
- Minimum FICO Score 580
- Admin Fee is \$395 (2nd Lien)

**Note: Loan must be U/W Approved status before you can request your lock.**



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Government STRETCH											
GSFFX30 GSFFX25 FHA 30 Yr Fixed				GSVFX30 GSVFX25 VA 30 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.326	104.233	104.139	4.250	103.951	103.858	103.764				
4.125	104.341	104.247	104.153	4.125	103.966	103.872	103.778				
4.000	104.159	104.066	103.972	4.000	103.784	103.691	103.597				
3.875	103.941	103.847	103.753	3.875	103.566	103.472	103.378				
3.750	103.709	103.615	103.522	3.750	103.334	103.240	103.147				
3.625	103.246	103.153	103.059	3.625	102.871	102.778	102.684				
3.500	103.109	103.015	102.921	3.500	102.734	102.640	102.546				
3.375	102.821	102.727	102.634	3.375	102.446	102.352	102.259				
3.250	102.471	102.378	102.284	3.250	102.096	102.003	101.909				
3.125	103.165	103.072	102.978	3.125	102.790	102.697	102.603				
3.000	102.853	102.759	102.665	3.000	102.478	102.384	102.290				
2.875	102.458	102.365	102.271	2.875	102.083	101.990	101.896				
2.750	102.046	101.952	101.858	2.750	101.671	101.577	101.483				
2.625	101.360	101.266	101.172	2.625	100.985	100.891	100.797				
2.500	100.952	100.858	100.764	2.500	100.577	100.483	100.389				
2.375	100.508	100.414	100.320	2.375	100.133	100.039	99.945				
2.250	100.049	99.955	99.862	2.250	99.674	99.580	99.487				
GSFFX15 FHA 15 Yr Fixed				GSVFX15 VA 15 Yr Fixed							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
3.500	103.435	103.341	103.248	3.500	103.185	103.091	102.998				
3.375	103.113	103.019	102.925	3.375	102.863	102.769	102.675				
3.250	102.777	102.683	102.590	3.250	102.527	102.433	102.340				
3.125	102.973	102.880	102.786	3.125	102.723	102.630	102.536				
3.000	102.627	102.533	102.440	3.000	102.377	102.283	102.190				
2.875	102.266	102.172	102.078	2.875	102.016	101.922	101.828				
2.750	101.895	101.801	101.707	2.750	101.645	101.551	101.457				
2.625	101.897	101.803	101.710	2.625	101.647	101.553	101.460				
2.500	101.521	101.427	101.333	2.500	101.271	101.177	101.083				
2.375	101.144	101.050	100.956	2.375	100.894	100.800	100.706				
2.250	100.765	100.671	100.578	2.250	100.515	100.421	100.328				
2.125				2.125							
2.000				2.000							
1.875				1.875							
GSFFX30HB FHA 30 Yr Fixed HB				GSVFX30HB VA 30 Yr Fixed HB							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
5.000				5.000							
4.875				4.875							
4.750				4.750							
4.625				4.625							
4.500				4.500							
4.375				4.375							
4.250				4.250							
4.125	97.916	97.916	97.666	4.125	95.766	95.766	95.766				
4.000	97.923	97.923	97.673	4.000	95.773	95.773	95.773				
3.875	98.000	98.000	97.750	3.875	95.850	95.850	95.850				
3.750	97.967	97.967	97.717	3.750	95.817	95.817	95.817				
3.625	99.506	99.506	99.256	3.625	96.981	96.981	96.981				
3.500	99.472	99.472	99.222	3.500	97.072	97.072	97.072				
3.375	99.375	99.375	99.125	3.375	97.025	97.025	97.025				
3.250	99.280	99.280	99.030	3.250	97.005	97.005	97.005				

Government STRETCH Streamline/IRRRL Product Codes			
GSFFX30SL	FHA 30 Year Fixed Streamline	GSVFX30IR	VA 30 Year IRRRL
GSFFX30SLHB	FHA 30 Year Fixed Streamline HB	GSVFX30IRHB	VA 30 Year IRRRL HB
GSFFX15SL	FHA 15 Year Fixed Streamline	GSVFX15IR	VA 15 Year IRRRL

**Government Adjustment**

Government Adjusters	
DTI >= 50% & <55%	-0.250
DTI >= 55%	-0.500
FHA Streamline	-0.250
LA >=\$50,000 - \$99,999	-0.750
LA >=\$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000
2-4 Units	-1.000

FICO Adjusters	FHA	VA
600-619	-2.000	-2.000
580-599	-3.000	n/a

VA IRRRL Adjustments	
VA IRRRL (95.01-110.00)	-1.000
VA IRRRL (110.01-125% LTV)	-2.250

GOVERNMENT LENDER FEE BUYOUT			
50,000 -74,999	-1.990	190,000 -249,999	-0.524
75,000 -99,999	-1.327	250,000 -299,999	-0.398
100,000 -139,999	-0.995	300,000 -349,999	-0.332
140,000 -189,999	-0.711	350,000 -499,999	-0.284
		>=500,000	-0.199

STREAMLINE LENDER FEE BUYOUT			
50,000 -74,999	-1.390	190,000 -249,999	-0.366
75,000 -99,999	-0.927	250,000 -299,999	-0.278
100,000 -139,999	-0.695	300,000 -349,999	-0.232
140,000 -189,999	-0.496	350,000 -499,999	-0.199
		>=500,000	-0.139



4/30/2021  
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8:42:03 AM

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NMLS # 133519

Conventional												
CAMFX30	Clarity Conforming 30 Yr Fixed			CAMFX20	Clarity Conforming 20 Yr Fixed			CAMFX15	Clarity Conforming 15 Yr Fixed			
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	
4.125	105.491	105.491	105.364	4.250	106.286	106.286	106.164	3.750	105.687	105.687	105.570	
4.000	105.264	105.264	105.136	4.125	105.833	105.833	105.705	3.625	105.343	105.343	105.292	
3.875	104.834	104.834	104.692	4.000	105.526	105.526	105.420	3.500	105.300	105.300	105.193	
3.750	104.691	104.691	104.555	3.875	105.154	105.154	105.047	3.375	105.004	105.004	104.896	
3.625	104.716	104.716	104.541	3.750	104.763	104.763	104.650	3.250	104.663	104.663	104.553	
3.500	104.502	104.502	104.327	3.625	104.992	104.992	104.918	3.125	104.237	104.237	104.147	
3.375	104.026	104.026	103.851	3.500	104.711	104.711	104.635	3.000	104.193	104.193	104.114	
3.250	103.477	103.477	103.302	3.375	104.204	104.204	104.127	2.875	103.796	103.796	103.718	
3.125	102.904	102.904	102.729	3.250	103.628	103.628	103.551	2.750	103.434	103.434	103.356	
3.000	102.587	102.587	102.443	3.125	102.966	102.966	102.911	2.625	102.937	102.937	102.857	
2.990	102.487	102.487	102.343	3.000	102.588	102.588	102.534	2.500	102.310	102.310	102.192	
2.875	101.832	101.832	101.688	2.875	102.031	102.031	101.976	2.375	102.003	102.003	101.901	
2.750	101.167	101.167	101.024	2.750	101.375	101.375	101.320	2.250	101.482	101.482	101.371	
2.625	99.760	99.760	99.617	2.625	100.509	100.509	100.467	2.125	100.846	100.846	100.715	
2.500	98.834	98.834	98.683	2.500	99.761	99.761	99.701	2.000	100.217	100.217	100.086	
2.375	98.263	98.263	98.111	2.375	99.256	99.256	99.213	1.990	100.117	100.117	99.986	
2.250	97.137	97.137	97.093	2.250	98.520	98.520	98.477	1.875	99.356	99.356	99.274	

CAMFX10	Clarity Conforming 10 Yr Fixed			CAMFX30HB	Clarity Conforming 30 Yr Fixed HB			CAMFX15HB	Clarity Conforming 15 Yr Fixed HB		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
3.875	105.559	105.559	105.458	4.250	103.031	103.031	102.906	3.875	103.303	103.303	103.178
3.750	105.289	105.289	105.200	4.125	103.981	103.981	103.887	3.750	103.339	103.339	103.214
3.625	104.939	104.939	104.872	4.000	103.530	103.530	103.405	3.625	103.592	103.592	103.467
3.500	104.967	104.967	104.883	3.875	103.125	103.125	103.000	3.500	103.455	103.455	103.330
3.375	104.760	104.760	104.673	3.750	102.640	102.640	102.515	3.375	103.213	103.213	103.088
3.250	104.368	104.368	104.278	3.625	103.885	103.885	103.760	3.250	103.037	103.037	102.912
3.125	104.357	104.357	104.317	3.500	103.582	103.582	103.457	3.125	102.897	102.897	102.772
3.000	104.390	104.390	104.312	3.375	103.225	103.225	103.100	3.000	102.838	102.838	102.713
2.875	103.976	103.976	103.898	3.250	102.715	102.715	102.590	2.875	102.467	102.467	102.342
2.750	103.589	103.589	103.510	3.125	101.957	101.957	101.832	2.750	102.442	102.442	102.317
2.625	103.146	103.146	103.066	3.000	101.239	101.239	101.114	2.625	102.005	102.005	101.880
2.500	102.667	102.667	102.588	2.875	100.735	100.735	100.610	2.500	101.419	101.419	101.294
2.375	102.226	102.226	102.146	2.750	100.022	100.022	99.897	2.375	101.103	101.103	100.978
2.250	101.763	101.763	101.682	2.625	99.227	99.227	99.102	2.250	100.593	100.593	100.468
2.125	101.099	101.099	101.019	2.500	98.270	98.270	98.145				
2.000	100.385	100.385	100.304	2.375	97.203	97.203	97.078				
1.875	99.618	99.618	99.536	2.250	96.352	96.352	96.227				

### CLARITY HIGHLIGHTS

PROPERTY TYPE	SFR, PUD, CONDO	MIN FICO	680 (FNMA ONLY)
OCCUPANCY	O/O	MAX LTV	80%
INCOME TYPE	W-2	PURPOSE	PUR, R/T, C/O
FINANCED PROP	1	LOAN AMOUNT	STANDARD, HIGH

#### Clarity Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80
≥ 740	0.000	-0.250	-0.250	-0.500
720-739	0.000	-0.250	-0.500	-0.750
700-719	0.000	-0.500	-1.000	-1.250
680-699	0.000	-0.500	-1.250	-1.750

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

Loans with Secondary Financing

All Loans with Sub Financing	-0.375
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The below adds also apply:

LTV	CLTV	<720	≥720
>75 & ≤80	>76 & ≤80	-1.000	-0.750

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances <= 125,000

Loan Amount Adjustments

LA >= \$50,000 - \$99,999	-0.750
LA >= \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	190,000-249,999	-0.576
75,000-99,999	-1.460	250,000-299,999	-0.438
100,000-139,999	-1.095	300,000-349,999	-0.365
140,000-189,999	-0.782	350,000-499,999	-0.313
		>=500,000	-0.219



4/30/2021  
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8:42:07 AM

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Email: lockdesk@memortgage.com  
NMLS # 133519

Conventional													
AMFX30	AMFX25				AMFX20				AMFX15				
Rate	15 Day	30 Day	Conforming 30 Yr Fixed		Rate	15 Day	30 Day	Conforming 20 Yr Fixed		Rate	15 Day	Conforming 15 Yr Fixed	
4.125	105.200	105.200	105.200	105.186	4.250	105.921	105.921	105.799	4.375	105.522	105.522	105.205	
4.000	104.964	104.964	104.843	104.843	4.125	105.468	105.468	105.340	3.625	105.123	105.123	105.073	
3.875	104.544	104.544	104.444	104.444	4.000	105.300	105.300	105.300	3.500	104.935	104.935	104.828	
3.750	104.391	104.391	104.255	104.255	3.875	105.094	105.094	104.994	3.375	104.639	104.639	104.531	
3.625	104.472	104.472	104.255	104.255	3.750	104.582	104.582	104.482	3.250	104.298	104.298	104.188	
3.500	104.202	104.202	104.027	104.027	3.625	104.627	104.627	104.553	3.125	103.872	103.872	103.782	
3.375	103.726	103.726	103.551	103.551	3.500	104.346	104.346	104.270	3.000	103.828	103.828	103.749	
3.250	103.177	103.177	103.002	103.002	3.375	103.889	103.889	103.762	2.875	103.431	103.431	103.353	
3.125	102.604	102.604	102.429	102.429	3.250	103.314	103.314	103.186	2.750	103.069	103.069	102.991	
3.000	102.287	102.287	102.143	102.143	3.125	102.675	102.675	102.546	2.625	102.572	102.572	102.492	
2.990	102.187	102.187	102.043	102.043	3.000	102.332	102.332	102.169	2.500	101.945	101.945	101.827	
2.875	101.532	101.532	101.388	101.388	2.875	101.877	101.877	101.660	2.375	101.638	101.638	101.536	
2.750	100.867	100.867	100.724	100.724	2.750	101.230	101.230	101.013	2.250	101.117	101.117	101.006	
2.625	99.568	99.568	99.351	99.351	2.625	100.459	100.459	100.242	2.125	100.481	100.481	100.350	
2.500	98.845	98.845	98.644	98.644	2.500	99.955	99.955	99.753	2.000	99.852	99.852	99.721	
2.375	98.225	98.225	98.023	98.023	2.375	99.418	99.418	99.216	1.990	99.752	99.752	99.621	
2.250	97.494	97.494	97.293	97.293	2.250	98.688	98.688	98.486	1.875	98.991	98.991	98.909	

AMFX30	AMFX25				AMFX20				AMFX15				
Rate	15 Day	30 Day	Conforming 10 Yr Fixed		Rate	15 Day	30 Day	Conforming 30 Yr Fixed HB		Rate	15 Day	Conforming 15 Yr Fixed HB	
3.875	105.300	105.300	105.300	105.300	4.250	102.666	102.666	102.541	3.875	102.938	102.938	102.813	
3.750	105.300	105.300	105.300	105.300	4.125	103.616	103.616	103.522	3.750	102.974	102.974	102.849	
3.625	105.084	105.084	104.984	104.984	4.000	103.165	103.165	103.040	3.625	103.227	103.227	103.102	
3.500	104.621	104.621	104.518	104.518	3.875	102.760	102.760	102.635	3.500	103.090	103.090	102.965	
3.375	104.531	104.531	104.402	104.402	3.750	102.275	102.275	102.150	3.375	102.848	102.848	102.723	
3.250	104.244	104.244	104.115	104.115	3.625	103.520	103.520	103.395	3.250	102.672	102.672	102.547	
3.125	103.992	103.992	103.952	103.952	3.500	103.217	103.217	103.092	3.125	102.532	102.532	102.407	
3.000	104.025	104.025	103.947	103.947	3.375	102.860	102.860	102.735	3.000	102.473	102.473	102.348	
2.875	103.611	103.611	103.533	103.533	3.250	102.350	102.350	102.225	2.875	102.102	102.102	101.977	
2.750	103.224	103.224	103.145	103.145	3.125	101.592	101.592	101.467	2.750	102.077	102.077	101.952	
2.625	102.781	102.781	102.701	102.701	3.000	100.874	100.874	100.749	2.625	101.640	101.640	101.515	
2.500	102.302	102.302	102.223	102.223	2.875	100.370	100.370	100.245	2.500	101.054	101.054	100.929	
2.375	101.861	101.861	101.781	101.781	2.750	99.657	99.657	99.532	2.375	100.738	100.738	100.613	
2.250	101.424	101.424	101.317	101.317	2.625	98.862	98.862	98.737	2.250	100.228	100.228	100.103	
2.125	100.946	100.946	100.772	100.772	2.500	97.905	97.905	97.780					
2.000	100.342	100.342	100.169	100.169	2.375	96.838	96.838	96.713					
1.875	99.253	99.253	99.171	99.171	2.250	95.987	95.987	95.862					

FHLMC Codes			
ARFX30	CF 30yr fix	ARFX10	CF 10yr fix
ARFX25	CF 25yr fix	ARFX30SC	CF 30yr fix Super Conforming
ARFX20	CF 20yr fix	ARFX15SC	CF 15yr fix Super Conforming
ARFX15	CF 15yr fix		

LPMI Product Codes					
FNMA	FHLMC		FNMA	FHLMC	
AMFX30LPMI	ARFX30LPMI	CF 30yr fix LPMI	AMFX30HBLPMI	ARFX30SCLPMI	CF 30yr fix High Balance LPMI
AMFX15LPMI	ARFX15LPMI	CF 15yr fix LPMI	AMFX15HBLPMI	ARFX15SCLPMI	CF 15yr fix High Balance LPMI

#### Conventional Adjustment

LTV / FICO Adjusters: All Products w/Terms > 15 years only

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-1.250	-2.250	-2.250	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

LTV/FICO Adjusters: Cash-Out Refinance (all Terms)

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.375	-0.625	-0.625	-0.875
720-739	-0.375	-1.000	-1.000	-1.125
700-719	-0.375	-1.000	-1.000	-1.125
680-699	-0.375	-1.125	-1.125	-1.750
660-679	-0.625	-1.125	-1.125	-1.875
640-659	-0.625	-1.625	-1.625	-2.625
620-639	-0.625	-1.625	-1.625	-3.125

Loans with Secondary Financing

All Loans with Sub Financing -0.375

The below adds also apply:

LTV	CLTV	<720	≥720
≤95	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

High Balance Loan Adjusters

Cash-Out Refinance	-1.000
Purchase or Rate and Term Refinance	-0.250

General Adjustments

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
MANUFACTURED HOMES	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	-0.750	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

\*\*Exempt are Loan balances <= 125,000

Loan Amount Adjustments

LA >= \$50,000 - \$99,999	-0.750
LA >= \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

LPMI Adjustments - Primary Residence, Purchase, A Credit, Greater than 25 years, Non-Refundable

>25 Yr Term	Coverage	FICO 760+	740-759	720-739	700-719	680-699	660-679	640-659	620-639
97 - 95.01%	35%	-2.300	-3.320	-4.230	-5.050	-6.270	-8.420	-9.130	-10.000
	25%	-1.790	-2.550	-3.210	-3.770	-4.690	-6.270	-6.890	-7.600
	18%	-1.430	-1.990	-2.450	-2.910	-3.570	-4.690	-5.150	-5.710
95 - 90.01%	30%	-1.890	-2.650	-3.320	-3.930	-4.850	-6.430	-6.990	-7.750
	25%	-1.630	-2.300	-2.860	-3.370	-4.180	-5.510	-6.020	-6.630
	16%	-1.220	-1.680	-2.040	-2.400	-2.910	-3.770	-4.080	-4.590
90 - 85.01%	25%	-1.430	-2.040	-2.500	-3.010	-3.670	-5.050	-5.360	-5.870
	12%	-0.970	-1.220	-1.480	-1.730	-2.040	-2.700	-2.910	-3.160
85 - & Below	12%	-0.710	-0.870	-1.020	-1.170	-1.380	-1.840	-2.040	-2.190
	6%	-0.610	-0.660	-0.710	-0.770	-0.870	-1.120	-1.170	-1.280

CONVENTIONAL LENDER FEE BUYOUT

50,000-74,999	-2.190	190,000-249,999	-0.576
75,000-99,999	-1.460	250,000-299,999	-0.438
100,000-139,999	-1.095	300,000-349,999	-0.365
140,000-189,999	-0.782	350,000-499,999	-0.313
>=500,000			-0.219

\*\*LPMI Adjustments subject to change at time of MI Approval



4/30/2021  
Effective Time:  
8:42:11 AM

Lock Desk Hours: 8am – 4:00pm PST  
Email: lockdesk@memortgage.com  
NMLS # 133519

Jumbo								
HEMJF30			HEMJF15			HEMJF15		
HEM Jumbo 30 Yr Fixed			HEM Jumbo 15 Yr Fixed			HEM Jumbo 15 Yr Fixed		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.625	101.500	4.750	102.000	101.875			
4.625	101.375	101.250	4.625	101.875	101.750			
4.500	101.250	101.125	4.500	101.625	101.500			
4.375	101.125	101.000	4.375	101.375	101.250			
4.250	100.875	100.750	4.250	101.000	100.875			
4.125	100.750	100.625	4.125	100.625	100.500			
4.000	100.625	100.500	4.000	100.375	100.250			
3.875	100.375	100.250	3.875	100.125	100.000			
3.750	100.250	100.125	3.750	99.750	99.625			
3.625	100.125	100.000	3.625	99.375	99.250			
3.500	100.000	99.875	3.500	98.875	98.750			
3.375	99.750	99.625	3.375	98.375	98.250			
3.250	99.500	99.375	3.250	97.625	97.500			
3.125	99.000	98.875	3.125	96.750	96.625			
3.000	98.500	98.375	3.000					
2.875			2.875					
2.750			2.750					

  

HEMJAS			HEMJAS			HEMJAS		
HEM Jumbo 5/6 SOFR ARM			HEM Jumbo 7/6 SOFR ARM			HEM Jumbo 10/6 SOFR ARM		
Rate	30 Day	45 Day	Rate	30 Day	45 Day	Rate	30 Day	45 Day
4.750	101.375	101.250	4.750	101.500	101.375	4.750	101.375	101.250
4.625	101.125	101.000	4.625	101.375	101.250	4.625	101.125	101.000
4.500	100.875	100.750	4.500	101.125	101.000	4.500	100.875	100.750
4.375	100.625	100.500	4.375	100.875	100.750	4.375	100.625	100.500
4.250	100.375	100.250	4.250	100.625	100.500	4.250	100.375	100.250
4.125	100.125	100.000	4.125	100.375	100.250	4.125	100.125	100.000
4.000	99.875	99.750	4.000	100.125	100.000	4.000	99.875	99.750
3.875	99.625	99.500	3.875	99.875	99.750	3.875	99.625	99.500
3.750	99.375	99.250	3.750	99.625	99.500	3.750	99.375	99.250
3.625	99.000	98.875	3.625	99.375	99.250	3.625	99.000	98.875
3.500	98.625	98.500	3.500	99.000	98.875	3.500	98.625	98.500
3.375	98.125	98.000	3.375	98.625	98.500	3.375	98.125	98.000
3.250	97.625	97.500	3.250	98.125	98.000	3.250	97.625	97.500
3.125			3.125	97.625	97.500	3.125		
3.000			3.000			3.000		
2.875			2.875			2.875		
2.750			2.750			2.750		

Jumbo Product Codes			
HEMJF30	HEM Jumbo 30 Yr Fixed	HEMJAS	HEM Jumbo 5/6 SOFR ARM
HEMJF15	HEM Jumbo 15 Yr Fixed	HEMJAS	HEM Jumbo 7/6 SOFR ARM
		HEMJAS	HEM Jumbo 10/6 SOFR ARM

JUMBO PRICE ADJUSTMENTS					
Adjustors	<=65	>65-70	>70-75	>75-80	>80-85
Credit Score > 739	0.375	0.125	0.000	0.000	-1.000
Credit Score 720 -739	0.000	0.000	-0.375	-0.375	-1.125
Credit Score 700 -719	-0.375	-0.625	-0.875	-1.125	-1.250
Second Home	-0.500	-0.500	-0.500	-0.500	N/A
Investment	-1.000	-1.500	N/A	N/A	N/A
Escrow Waiver	-0.250	-0.250	-0.250	-0.250	N/A
Cash Out	-0.250	-0.750	-1.000	-1.250	N/A
Condo	0.000	0.000	-0.500	-0.750	-1.000
Purchase Special	0.250	0.250	0.250	0.250	0.250

\*Price Cap: 101.00

\*\* Loan must be Approved with appraisal to lock



4/30/2021  
 Effective Time:  
 8:42:16 AM

Lock Desk Hours: 8am – 4:00pm PST  
 Email: lockdesk@memortgage.com  
 NMLS # 133519

Fannie Mae HomeReady									
AMFX30HR HomeReady 30 Yr Fixed				AMFX30HBHR HomeReady 30 Yr Fixed High Balance					
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day		
4.250	105.072	105.072	104.910	4.250	102.640	102.640	102.410		
4.125	104.953	104.953	104.813	4.125	102.765	102.765	102.594		
4.000	104.706	104.706	104.565	4.000	102.512	102.512	102.341		
3.875	104.271	104.271	104.127	3.875	102.052	102.052	101.877		
3.750	103.887	103.887	103.738	3.750	101.712	101.712	101.532		
3.625	103.613	103.613	103.524	3.625	102.449	102.449	102.328		
3.500	103.174	103.174	103.085	3.500	102.070	102.070	101.949		
3.375	102.655	102.655	102.563	3.375	101.653	101.653	101.529		
3.250	102.093	102.093	101.995	3.250	101.151	101.151	101.022		
3.125	101.382	101.382	101.278	3.125	100.494	100.494	100.358		
3.000	100.772	100.772	100.702	3.000	99.713	99.713	99.608		
2.875	100.185	100.185	100.112	2.875	99.188	99.188	99.081		
2.750	99.511	99.511	99.432	2.750	98.583	98.583	98.470		
2.625	98.683	98.683	98.598	2.625	97.839	97.839	97.720		
2.500	97.796	97.796	97.744	2.500	97.045	97.045	96.921		

**HomeReady Adjustments**

**LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

**LLPAs by Product Feature**

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

**Loans with Secondary Financing**

LTV	CLTV	<720	≥720
≤ 75	≤ 80	-0.375	-0.375
≤ 65	80.01% - 95	-0.875	-0.625
65.01% - 75	80.01% - 95	-1.125	-0.875
75.01% - 95	76.01% - 95	-1.375	-1.125
≤ 95	95.01% - 97	-1.875	-1.875

**HomeReady Cumulative LLPA Cap**

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

**Loan Amount Adjustments**

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219





4/30/2021  
Effective Time:  
8:42:21 AM

Lock Desk Hours: 8am – 4:00pm PST  
Email: lockdesk@memortgage.com  
NMLS # 133519

Freddie Mac Home Possible											
ARFX30HP Home Possible 30 Yr Fixed				ARFX30HPS Home Possible 30 Yr Fixed Super Conforming							
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day				
4.250	104.277	104.277	104.236	4.250	101.120	101.120	100.928				
4.125	103.901	103.901	103.855	4.125	100.530	100.530	100.332				
4.000	103.799	103.799	103.749	4.000	101.465	101.465	101.314				
3.875	103.326	103.326	103.271	3.875	101.008	101.008	100.852				
3.750	102.952	102.952	102.898	3.750	100.639	100.639	100.485				
3.625	103.319	103.319	103.206	3.625	102.144	102.144	101.990				
3.500	103.025	103.025	102.907	3.500	101.816	101.816	101.657				
3.375	102.669	102.669	102.549	3.375	101.497	101.497	101.335				
3.250	102.141	102.141	102.012	3.250	100.985	100.985	100.816				
3.125	101.283	101.283	101.148	3.125	100.115	100.115	99.939				
3.000	100.961	100.961	100.855	3.000	99.571	99.571	99.411				
2.875	100.419	100.419	100.304	2.875	99.035	99.035	98.867				
2.750	99.565	99.565	99.448	2.750	98.187	98.187	98.016				
2.625	98.475	98.475	98.356	2.625	97.101	97.101	96.929				
2.500	97.334	97.334	97.214	2.500	95.994	95.994	95.821				

**Home Possible Adjustments**

**LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

**LLPAs by Product Feature**

Attached Condo >75 LTV & Term > 15yrs	-0.750
HighBal Purchase & No Cashout Refi	-0.250
2 Units	-1.000
3-4 Units	-2.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.500
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**Loan Amount Adjustments**

LA ≥ \$50,000 - \$99,999	-0.750
LA ≥ \$100,000 - \$124,999	-0.375
LA > \$124,999 - LIMIT	0.000

**HomeReady Cumulative LLPA Cap**

FICO	LTV Range	
	≤ 80.00%	> 80.00%
≥ 680	-1.500	0.000
< 680	-1.500	-1.500

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219



4/30/2021  
 Effective Time:  
 8:42:24 AM

Lock Desk Hours: 8am – 4:00pm PST  
 Email: lockdesk@memortgage.com  
 NMLS # 133519

Conventional ARM											
AMAL05	5/1 Libor ARM (2/2/5 - 2.25 margin)			AMAL07	7/1 Libor ARM (5/2/5 - 2.25 margin)			AMAL10	10/1 Libor ARM (5/2/5 - 2.25 margin)		
Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day	Rate	15 Day	30 Day	45 Day
4.250				4.375				4.375			
4.125				4.250				4.250			
4.000				4.125				4.125			
3.875				4.000				4.000			
3.750				3.875				3.875			
3.625				3.750				3.750			
3.500				3.625				3.625			
3.375				3.500				3.500			
3.250				3.375				3.375			

**Conventional Adjustment**

**LTV / FICO Adjusters: All Products w/Terms > 15 years only**

	≤60	60.01-70	70.01-75	75.01-80	80.01-85	85.01-90	90.01-95	95.01-97
≥ 740	0.000	-0.250	-0.250	-0.500	-0.250	-0.250	-0.250	-0.750
720-739	0.000	-0.250	-0.500	-0.750	-0.500	-0.500	-0.500	-1.000
700-719	0.000	-0.500	-1.000	-1.250	-1.000	-1.000	-1.000	-1.500
680-699	0.000	-0.500	-1.250	-1.750	-1.500	-1.250	-1.250	-1.500
660-679	0.000	-1.000	-2.250	-2.750	-2.750	-2.250	-2.250	-2.250
640-659	-0.500	-1.250	-2.750	-3.000	-3.250	-2.750	-2.750	-2.750
620-639	-0.500	-1.500	-3.000	-3.000	-3.250	-3.250	-3.250	-3.500

**LTV/FICO Adjusters: Cash-Out Refinance (all Terms)**

	≤60	>60-70	>70-75	>75-80
≥ 740	-0.625	-1.000	-1.000	-1.250
720-739	-0.625	-1.250	-1.375	-1.500
700-719	-0.750	-1.500	-1.500	-1.750
680-699	-0.875	-1.625	-1.750	-2.500
660-679	-2.500	-2.500	-2.500	-2.875
640-659	-2.750	-2.750	-2.750	-3.000
620-639	-4.750	-4.750	-4.750	-5.000

**Loans with Secondary Financing**

All Loans with Sub Financing	-0.375		
<b>The below adds also apply:</b>			
LTV	CLTV	<720	≥720
≤65	>80 & ≤95	-0.500	-0.250
>65 & ≤75	>80 & ≤95	-0.750	-0.500
>75 & ≤95	>90 & ≤95	-1.000	-0.750
>75 & ≤90	>76 & ≤90	-1.000	-0.750
≤95	>95 & ≤97	-1.500	-1.500

**General Adjustments**

DESCRIPTION	≤60	>60-70	>70-75	>75-80	>80-85	>85-90	>90-95	>95
Adverse Market Refinance Fee**	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500	-0.500
INVESTMENT PROPERTY	-3.500	-3.625	-3.625	-5.000	-5.875	n/a	n/a	n/a
Second Home	-2.000	-2.000	-2.000	-2.000	-2.000	-2.250	n/a	n/a
2 UNITS	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000	-1.000
3-4 UNITS	-1.000	-1.000	-1.000	-1.000	-1.500	-2.000	-2.000	n/a
CONDO (>15 YR, EXCLUDES DETACHED)	0.000	0.000	0.000	-0.750	-0.750	-0.750	-0.750	-0.750
NON-ESCROWED LOANS - CA	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150	-0.150
NON-ESCROWED LOANS - OTHER STATES	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250	-0.250

**\*\*Exempt are Loan balances ≤ 125,000**

**CONVENTIONAL LENDER FEE BUYOUT**

50,000 -74,999	-2.190	190,000 -249,999	-0.576
75,000 -99,999	-1.460	250,000 -299,999	-0.438
100,000 -139,999	-1.095	300,000 -349,999	-0.365
140,000 -189,999	-0.782	350,000 -499,999	-0.313
		≥500,000	-0.219